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NOTICE
ORIGINATING AGENTS GUIDE
REVISION 32
August 19, 2004

Attached to this notice are revised pages to be substituted in your Originating Agents Guide. Remove and replace the pages as follows:

Remove and discard

Replace with enclosed

Page 1-4 (Revised 5/11/04).....Page 1-4 (Revised 8/23/04)

EFFECT OF CHANGE

Effective Monday, August 23, 2004, the interest rate on all THDA Great Rate Program Applications will reduce to 5.10% and the interest rate on all Great Start Program Applications will reduce to 6.10%. All loan applications received by THDA on or after August 23, 2004, must be at the lower rate. All Program Application Submissions received by THDA prior to August 23, 2004, and all outstanding loan commitments at the higher rate of 5.60% for Great Rate or 6.60% for Great Start remain in effect and the respective loan must close at the higher rate.

It is suggested that the person making these changes to the Guide initial and date this page, and retain it in the back of the Guide to provide evidence that the Guide is current at all times.

Initials

Date